

REMARKS/ARGUMENTS

Claims 1-20 were pending in this application. Claims 1, 2, 4, 5, 7, 10, 12, 13, 17 and 18. No claims have been added or canceled. Hence, claims 1-20 remain pending.

Reconsideration of the subject application as amended is respectfully requested.

Claims 1-7, 9-15 and 17-20 stand rejected under 35 U.S.C. § 103(a) as being disclosed by the cited portions of U.S. Patent No. 5,899,980 to Wilf, *et al.* (hereinafter "Wilf"), the cited portions of U.S. Patent No. 5,826,241 to Stein, *et al.*, assigned to PayPal, (hereinafter "Stein"), the cited portions of U.S. Patent Publication No. 2002/0055909 to Fung, *et al.* (hereinafter "Fung"), and Applicant Admitted Prior Art (hereinafter "AAPA").

Claims 8 and 16 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Wilf, Stein, Fung and AAPA in view of the cited portions of U.S. Patent No. 5,920,847 to Kolling, *et al.* (hereinafter "Kolling").

Claims 1, 2, 4, 5, 7, 10, 12, 13, 17 and 18 have been amended to more particularly point out and distinctly claim the Applicant's claimed invention. No new matter has been added.

Claim Rejections Under 35 U.S.C. § 103(a)

Without acquiescing to the propriety of the pending rejections, the Applicants have amended claims 1, 10, and 17 to conclusively avoid the teachings of the cited references and thereby advance the case to allowance. Claim 1 now recites "from the funds transfer server, interacting with the pop-up window to present a transaction amount in the pop-up window and receive customer assent to the transaction amount." Claims 10 and 17 include a similar limitation. No cited reference teaches this limitation. While Fung appears to teach opening a new web browser, Fung does not teach "interacting with the pop-up window to present a transaction amount in the pop-up window and receive customer assent to the transaction amount" as the Applicants claim. Wilf also does not teach interaction with a pop-up window, much less interacting with a pop-up window "to present a transaction amount in the pop-up window and receive customer assent to the transaction amount." The remaining cited references also are

deficient in this regard. Hence, claims 1, 10, and 17 are believed to be allowable, at least for this reason.

The remaining claims depend from one of claims 1, 10, and 17 and are believed to be allowable, at least for the reasons stated above.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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